

In re:  
Theodore E Rhoads, Sr.  
Debtor

Case No. 25-10929-djb  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 18, 2025

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Theodore E Rhoads, Sr., 1254 East Philadelphia Avenue, Gilbertsville, PA 19525-9573
14988809	+ AmeriCredit Financial Services, Inc., C/O William W. Craig, 1040 King Hwy N. #200, Cherry Hill, NJ 08034-1925
14985433	Lehigh Valley Health Network, PO Box 981006, Boston, MA 02298-1006
14985434	Lehigh Valley Hospital, P.O. Box 8500, Philadelphia, PA 19178-8076
14985436	+ Melissa Ewing, 1254 E Philadelphia Avenue, Gilbertsville, PA 19525-9573
14994014	+ Pennynmac Loan Services, LLC, C/O Denise Carlon, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14985443	Tower Health, PO Box 825602, Philadelphia, PA 19182-5602
14985444	Truist Bank, Credit Card Disputes, Wilson, NC 27894

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15007766	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 19 2025 01:55:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14985426	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 19 2025 02:14:37	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
14988094	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 19 2025 01:55:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14985427	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 19 2025 02:25:17	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15003855	Email/Text: mrdiscen@discover.com	Jun 19 2025 01:54:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
14985428	+ Email/Text: mrdiscen@discover.com	Jun 19 2025 01:54:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14985429	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 19 2025 01:55:00	Gm Financial, 801 Cherry Street, Ste. 3600, Fort Worth, TX 76102-6855
14985430	+ Email/Text: accountresearch@goodleap.com	Jun 19 2025 01:55:00	GoodLeap LLC., Attn: Bankruptcy, 8781 Sierra College Blvd, Roseville, CA 95661-5920
14985431	+ Email/Text: bankruptcy@greenskycredit.com	Jun 19 2025 01:55:00	GreenSky, Attn: Bankruptcy, 5565 Glenridge Connector Suite #700, Atlanta, GA 30342-4796
14989771	Email/Text: bankruptcy@greenskycredit.com	Jun 19 2025 01:55:00	GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730
14985432	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 19 2025 01:55:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15004760	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jun 19 2025 01:54:00	Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
15005407	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 19 2025 01:55:00	Jefferson Capital Systems LLC, PO Box 7999, St

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			Cloud, MN 56302-9617
14988487	Email/PDF: resurgentbknotifications@resurgent.com	Jun 19 2025 01:30:48	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14985438	Email/Text: ml-ebn@missionlane.com	Jun 19 2025 01:54:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14985435	+ Email/Text: MDSBankruptcies@meddatsys.com	Jun 19 2025 01:54:00	Medical Data Systems Inc, Attn: Bankruptcy Dept, 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
14985437	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 19 2025 01:54:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14993268	^ MEBN	Jun 19 2025 00:37:45	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14985439	+ Email/PDF: ebnotices@pnmac.com	Jun 19 2025 02:02:12	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15006494	+ Email/PDF: ebnotices@pnmac.com	Jun 19 2025 01:29:36	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15002563	Email/Text: bnc-quantum@quantum3group.com	Jun 19 2025 01:55:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
14985440	^ MEBN	Jun 19 2025 00:37:41	Revco Solutions, Inc., PO Box 163279, Columbus, OH 43216-3279
14985441	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 01:55:00	Santander Bank, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15001175	+ Email/Text: DeftBkr@santander.us	Jun 19 2025 01:55:00	Santander Bank, N.A., 1130 Berkshire Boulevard, MC: PA-WYO-BKR2, Wyomissing, PA 19610-1242
14985442	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 19 2025 02:14:27	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14989109	+ Email/Text: bankruptcy@bbandt.com	Jun 19 2025 01:55:00	Truist Bank, Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14985445	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 19 2025 01:55:00	Us Bk Cacs, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2025

Signature: /s/Gustava Winters

District/off: 0313-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Debtor Theodore E Rhoads Sr. CourtNotices@rqplaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com, mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Theodore E Rhoads Sr.	)	Case No. 25-10929-djb
aka Ted E Rhoads Sr.	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: June 18, 2025

For The Court

Derek J Baker  
Judge, United States Bankruptcy Court